Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of supporting a user in performing online bill payment, the method including the steps of, in a computer system:

maintaining a page description corresponding to a printed form, said printed form including information relating to a bill paying transaction, and coded data printed as a collection of tags, each tag being indicative of an identity of the form and of a a location of the tag on the form, at least some of the coded data being coincident with the information;

receiving, indicating data from an optically imaging pen operated by the user, the indicating data being indicative of the identity of the form and of a position of a nib of the pen relative to the form, the indicating data having been generated by the pen using at least some of the coded data it sensed when placed in an operative position relative to the form;

retrieving the page description using the identity of the form; and

identifying from the position of the nib and the retrieved page description, at least one parameter relating to the bill paying transaction,

wherein the position of the nib is ~~computed~~ determined by inferring a perspective transform from perspective-distorted corners of a tag of known size when sensing the coded data ~~using an observed perspective distortion on an imaged tag~~ and using the perspective transform together with a known geometry of pen optics to compute the position of the nib.~~.~~

2.   (Previously Presented) The method of claim 1 in which said at least one parameter relating to the bill paying transaction is associated with at least one zone of the form and in which the method includes identifying, in the computer system and from the zone indicated by the position of the nib as indicated by the indicating data, said at least one parameter.

3.   (Previously Presented) The method of claim 2 wherein:

the indicating data includes movement data indicative of movement of the pen relative to the form, the pen having generated the movement data using at least some of the coded data, and wherein the at least one parameter is identified in the computer system by determining that the movement was at least partially within said at least one zone.

4.-7.   (Cancelled)

8.   (Previously Presented) The method of claim 2 in which the at least one parameter is an action parameter of the bill paying transaction, the method including effecting, in the computer system, an operation in respect of the action parameter.

9.   (Original) The method of claim 8 in which the action parameter of the bill paying transaction is selected from the group comprising:

requesting information relating to a bill, initiating bill payment, resetting the form, electronically forwarding a bill, paying a bill, printing a bill, canceling a bill payment, listing due bills, listing or adding billers, listing, adding or removing payment methods and listing or removing failed bills.

10.   (Previously Presented) The method claim 3 in which the at least one parameter is an option parameter of the bill paying transaction, the method including identifying, in the computer system, that the user has entered a hand-drawn mark by means of the pen and effecting, in the computer system, an operation associated with the option parameter.

11.   (Original) The method of claim 10 in which the option parameter is associated with at least one of:

a payment method, card type, bill payment line, autopay option, and account type.

12.   (Previously Presented) The method of claim 3 in which the at least one parameter is a text parameter of the bill paying transaction, the method including identifying, in the computer system, that the user has entered handwritten text data by means of the pen and effecting, in the computer system, an operation associated with the text parameter.

13.   (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14.   (Original) The method of claim 13 in which the text parameter is associated with at least one of:

payment limit, account name, account number, cardholder name, card expiry date, autopay limit, payment amount and payment date.

15.   (Previously Presented) The method of claim 3 in which the at least one parameter is an authorization parameter of the bill paying transaction, the method including identifying, in the computer system, that a payer has entered a handwritten signature by means of the pen, and effecting, in the computer system, an operation associated with the authorization parameter.

16.   (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of the payer.

17.   (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization, listing due bills, listing all bills, listing billers, listing payment methods, listing failed bills, adding a payment method and adding a biller.

18.   (Previously Presented) The method of claim 3 in which the indicating data relates to a request, that a bill be printed locally.

19.   (Original) The method of claim 1 in which:
          a portion of the coded data is superimposed with a visual graphic, the visual graphic relating to the parameter associated with the portion.

20.   (Original) The method of claim 1 in which the form is a bill.

21.   (Original) The method of claim 1 which includes supplying the form as part of a product or its packaging.

22.   (Original) The method of claim 21 in which the product is a printed periodical.

23.   (Previously Presented) The method of claim 22 which includes printing the coded data to be invisible in the visible spectrum.

24.   (Cancelled)

25.   (Previously Presented) The method of claim 1 which includes distribution of a plurality of the forms using conventional mail.

26.   (Previously Presented) The method of claim 1 in which the pen contains an identification means which imparts a unique identity to the pen and identifies it as belonging to the user and in which the method includes monitoring, in the computer system, said identity.

27.   (Original) The method of claim 1 which includes providing all required information relating to the bill paying transaction in the form to eliminate the need for a separate display device.

28.   (Original) The method of claim 1 in which the form is printed on multiple pages and in which the method includes binding the pages.

29.   (Currently Amended) A computer system configured to support a user in performing online bill paying, the computer system being programmed and configured to:

   maintain a page description corresponding to the printed form, said printed form including: information relating to a bill paying transaction, and coded data printed as a collection of tags, each tag being indicative of an identity of the form and of a location of the tag on the form, at least some of the coded data being coincident with the information;

   receive indicating data from an optically imaging pen, the indicating data being indicative of the identity of the form and a position of a nib of the pen relative to the form, the pen having sensed at least some of the coded data when placed in an operative position relative to the form and used at least some of the coded data to generate the indicating data;

   retrieve the page description using the identity of the form; and

   identify, from the position of the nib and the retrieved page description, at least one parameter relating to the bill paying transaction,

wherein the position of the nib is determined by inferring a perspective transform from perspective-distorted corners of a tag of known size when sensing the coded data and using the perspective transform together with a known geometry of pen optics to compute the position of the nib.

~~wherein the position of the nib is computed using an observed perspective distortion on an imaged tag and a known geometry of pen optics.~~

30.   (Original) The system of claim 29 in which said at least one parameter relating to

the bill paying transaction is associated with at least one zone of the form.

31.   (Original) The system of claim 29 which includes the pen, the pen sensing its movement relative to the form using at least some of the coded data.

32. - 35. (Cancelled)

36.   (Original) The system of claim 29 in which said at least one parameter of the bill paying transaction is selected from the group comprising an action parameter of the bill paying transaction, an option parameter of the bill paying transaction, a text parameter of the bill paying transaction, or an authorization parameter of the bill paying transaction.

37.   (Original) The system of claim 36 in which the action parameter of the bill paying transaction is selected from the group comprising:

        requesting information relating to a bill, initiating bill payment, resetting the form, electronically forwarding a bill, paying a bill, printing a bill, canceling a bill payment, listing due bills, listing or adding billers, listing, adding or removing payment methods and listing or removing failed bills.

38.   (Original) The system of claim 36 in which the option parameter is associated with at least one of:

        a payment method, card type, bill payment line, autopay option, and account type.

39.   (Original) The system of claim 36 in which the text parameter is associated with at least one of:

        payment limit, account name, account number, cardholder name, card expiry date, autopay limit, payment amount and payment date.

40.   (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization, listing due bills, listing all bills, listing billers, listing payment methods, listing failed bills, adding a payment method and adding a biller.

41.   (Original) The system of claim 36 in which the form is a bill.

42.   (Original) The system of any claim 29, wherein the nib of the pen is a marking nib.

43.   (Previously Presented) The system of claim 31 in which the pen contains an identification means which imparts a unique identity to the pen and identifies it as belonging to a particular user.

44.   (Original) The system of claim 29 in which the form is a surface of a surface-defining means, and in which the system includes a printer for printing the form prior to distribution to a user.

45.   (Previously Presented) The system of claim 44 in which the printer is configured to print the coded data at the same time as printing the form on the surface-defining means.

46.   (Original) The system of claim 29 in which the coded data is substantially invisible in the visible spectrum.

47.   (Cancelled)

48.   (Original) The system of claim 44 in which, to cater for a form printed on multiple pages, the printer includes a binding means for binding the pages.

49-65. (Cancelled)